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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Bertrand Sosa

NETS:0005

9190

26122 7590 06/12/2007
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EXAMINER

LIU, I JUNG

ART UNIT

PAPER NUMBER

3691

MAIL DATE

DELIVERY MODE

06/12/2007

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

09/661,724

Applicant(s)

SOSA ET AL.

Examiner

Marissa Liu

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 02 January 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-54 is/are pending in the application.
- 4a) Of the above claim(s) 3, 6-7 and 25-26 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-2, 4-5, 8-24 and 27-54 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAIL ACTION

1. This action is in response to reply submitted 01/02/2007. After careful consideration of Applicant's arguments, the rejection of claims 1-2, 4-5, 8-24, 27-54 are maintained as set forth in detail below.

Claim Rejections - 35 USC § 103

2. Claims 1-2,4-5,8-24 and 27-54 are rejected under 35 U.S.C. 103(a) as being unpatentable over Risafi et al. (US 6473500B1) and Walker et al. (US 6240396B 1).

3. As per claims 1-2,4-5,8-24 and 27-54: Risafi et al. disclose configuring an issuing system to interface an electronic communications network and charge settlement setup, configuring the charge settlement network, selling a user a cash card, setting up new prepaid account, associating the prepaid account with the cash card number (Abstract, col. 3, line 50 - col. 5, line 20). However, Walker et al. does teach receiving a plurality of financial account numbers (claims 4, 5,7). Therefore, it would have been obvious to one of ordinary skill in the art the time the Applicant's invention was made to modify the teachings of Risafi et al. to include the step of Walker et al. The motivation to combine these references is to enable more than one charge number to be received or provided.

Response to Arguments

4. Applicant's arguments filed 01/02/2007 have been fully considered but they are not persuasive.

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5. As to claim 1 or claim 20 or 37, Applicant argues that Risafi et al. and Walker et al. do not teach the limitations of "receiving a plurality of valid charge numbers from a sponsoring bank". The Examiner disagrees. Risafi et al. discloses via the issuing bank (i.e. bank), the card numbers (i.e. charge numbers) and PINS that the employer or issuer assigns to those cards and transfers the appropriate amount of money to the designated account (column 8, lines 35-52; abstract). Therefore Risafi et al. discloses the claimed invention.

Applicant further argues that Risafi et al. and Walker et al. fail to disclose configuring an issuing system to interface an electronic communications network and the charge settlement network and to operate as processor of the plurality of valid charge numbers for purchase transactions. The Examiner disagrees. Walker et al. teaches the communication port provide the communication path to network and the data storage device is a memory device containing central controller interface (Fig. 3; column 6, lines 45-64) and transfers the appropriate amount of money to the designated account (column 8, lines 35-52; abstract). Therefore, Walker et al. discloses the claimed invention.

Applicant further argues that Risafi et al. and Walker et al. fail to disclose configuring the charge settlement network to route any of the plurality of card numbers to the issuing system as certified processor for purchase transactions. The Examiner disagrees. Walker et al. teaches a system for managing conditional purchase ... a method of payment whereby both the buyer and seller must provide credit card pre-authorization to ensure payment ... traditional practice of exchanging tickets for cash is

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replaced with an electronic serial number system (i.e. routing) (abstract). Therefore, Walker et al. discloses the claimed invention.

As to claim 20, Applicant argues that Risafi et al. and Walker et al. do not teach the limitations of "separating the plurality of valid charge numbers into a plurality of card numbers and a plurality of purchase numbers". The Examiner disagrees. Risafi et al. teaches "consumers are using many different type of cards to buy a wider range of items. There consumer card types include credit, debit, and prepaid cards" and "the use of prepaid cards to fulfill payroll obligations, facilitate gift-giving, promote the purchase of specific products or services, transfer money between two cardholders, purchase corporate relocation expenses, and manage incentive programs (column 1, lines 11-20; column 5, lines 11-17). Therefore Risafi et al. discloses the claimed invention.

Applicant further argues that Risafi et al. and Walker et al. fail to disclose selling at least one valid charge number for a cash amount, each valid charge number sold either as a card number on a corresponding cash card or a purchase number transmitted via the electronic communication network. The Examiner disagrees. Walker et al. teaches electronically receiving from said buyer a purchase offer for an event ticket containing at least one condition, an account number from a general purpose financial account, and authorization to charge said general purpose financial account for a purchase meeting said at least one condition (column 17, lines 21-42). Therefore, Walker et al. discloses the claimed invention.

As to claim 27, Applicant argues that Risafi et al. and Walker et al. do not teach the limitations of "receiving a request from the user for a valid charge number", "providing a selected one of the plurality of purchase numbers via the electronic communications network in response to the request" and "expiring the selected purchase number after authorizing the purchase transaction". The Examiner disagrees. Walker et al. teaches electronically receiving from said buyer a purchase offer for an event ticket containing at least one condition, an account number from a general purpose financial account, and authorization to charge said general purpose financial account for a purchase meeting said at least one condition (column 17, lines 21-42) and card number, expiration (Fig. 12; column 5, lines 8-12; column 6, lines 23-29; columns 11 and 13). Therefore, Walker et al. discloses the claimed invention.

As to claim claims 53 and 54, Applicant argues that Risafi et al. and Walker et al. do not teach the limitations of "a communication system that detects a request by the user via an electronic communications network for a valid charge number" and "a transaction and account system, coupled to the network communication system, that provides a selected purchase number via the electronic communications network in response to the request". The Examiner disagrees. Walker et al. teaches the communication port provide the communication path to network and the data storage device is a memory device containing central controller interface (Fig. 3; column 6, lines 45-64) and transfers the appropriate amount of money to the designated account (column 8, lines 35-52; abstract). Walker also teaches electronically receiving from said buyer a purchase offer for an event ticket containing at least one condition, an account

number from a general purpose financial account, and authorization to charge said general purpose financial account for a purchase meeting said at least one condition (column 17, lines 21-42). Therefore, Walker et al. discloses the claimed invention.

Conclusion

6. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

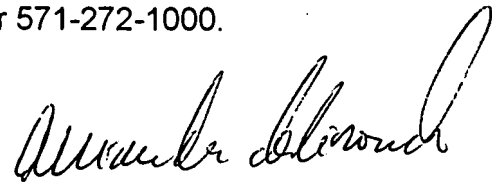
A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Marissa Liu whose telephone number is 571-270-1370. The examiner can normally be reached on IFP.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on 571-272-6711. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



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